

Information to identify the case:

Debtor 1	<u>Thomas A. Ward III</u>	Social Security number or ITIN	xxx-xx-0320
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer R. Ward</u>	Social Security number or ITIN	xxx-xx-1582
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22788-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A. Ward III

Jennifer R. Ward
aka Jennifer R. Gabler

1/12/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas A. Ward, III
Jennifer R. Ward
Debtors

Case No. 20-22788-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 12, 2024

User: auto
Form ID: 3180W

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A. Ward, III, Jennifer R. Ward, 24 2nd Street, Ligonier, PA 15658-8759
15293251	+ AHN-Forbes Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
15293255	Clearview FCU, 1453 Beers School Road, Coraopolis, PA 15108
15300572	Clearview FCU, Moon Township, PA 15108
15293260	+ Excelsa Health, One Mellon Way, Latrobe, PA 15650-1096
15307708	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15293268	+ Somerset Trust Company, P.O. Box 777, 151 West Main Street, Somerset, PA 15501-2068

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 13 2024 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15306536	EDI: ATLASACQU	Jan 13 2024 04:47:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15293252	+ EDI: TSYS2	Jan 13 2024 04:47:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
15293253	+ EDI: CAPITALONE.COM	Jan 13 2024 04:47:00	Capital One, P.O.Box 30285, Salt Lake City, UT 84130-0285
15293254	EDI: CITICORP	Jan 13 2024 04:47:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15293256	+ EDI: WFNNB.COM	Jan 13 2024 04:47:00	Comenity Bank/Big Lots, P.O. Box 182125,

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			Columbus, OH 43218-2125
15293257	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 13 2024 00:00:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15295378	EDI: DISCOVER	Jan 13 2024 04:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15293258	+ EDI: DISCOVER	Jan 13 2024 04:47:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
15293259	+ Email/Text: EBN@edfinancial.com	Jan 12 2024 23:59:00	EdFinancial Services, Attn: Bankruptcy, P.O Box 36008, Knoxville, TN 37930-6008
15293261	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 12 2024 23:59:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15296692	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 12 2024 23:59:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15318327	+ Email/Text: PBNCNotifications@perituservices.com	Jan 12 2024 23:59:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15293262	+ Email/Text: PBNCNotifications@perituservices.com	Jan 12 2024 23:59:00	Kohls/Capital One, Kohls Credit, P.O. Box 3043, Milwaukee, WI 53201-3043
15308743	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2024 23:58:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15293263	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2024 23:58:04	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15296151	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2024 00:00:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15293264	+ EDI: NAVIENTFKASMSERV.COM	Jan 13 2024 04:47:00	Navient, Attn: Claims Dept., P.O. Box 9500, Wilkes-Barr, PA 18773-9500
15300386	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 12 2024 23:59:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
15293265	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 12 2024 23:59:00	Nissan Motor Finance, P.O. Box 660360, Dallas, TX 75266-0360
15293266	+ EDI: AGFINANCE.COM	Jan 13 2024 04:47:00	Onemain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15316047	EDI: PRA.COM	Jan 13 2024 04:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15298587	EDI: Q3G.COM	Jan 13 2024 04:47:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15315541	EDI: Q3G.COM	Jan 13 2024 04:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15293267	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15308539	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15293269	EDI: AISSPRINT	Jan 13 2024 04:47:00	Sprint, 6480 Sprint Parkway Building 13, Overland Park, KS 66251
15294006	+ EDI: SYNC	Jan 13 2024 04:47:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15293270	+ EDI: SYNC	Jan 13 2024 04:47:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Suzanne M. Bash	on behalf of Debtor Thomas A. Ward III suzannembash@yahoo.com, sooz1205@yahoo.com
Suzanne M. Bash	on behalf of Joint Debtor Jennifer R. Ward suzannembash@yahoo.com sooz1205@yahoo.com

TOTAL: 11